UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW HAMPSHIRE

In re: The Mortgage Specialists, Inc.	§	Case No. 19-10889
	§	
	§	
	§	
Debtor(s)		

AMENDED CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Michael S. Askenaizer, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: *(without deducting any secured claims)*	$0.00	Assets Exempt:	N/A
Total Distributions to Claimants:	$23,963.58	Claims Discharged Without Payment:	N/A
Total Expenses of Administration:	$151,036.42		

3) Total gross receipts of $175,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of $0.00 (see **Exhibit 2**), yielded net receipts of $175,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from **Exhibit 3**)	$0.00	$303.70	$303.70	$303.70
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from **Exhibit 4**)	$0.00	$193,070.10	$151,038.04	$151,036.42
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from **Exhibit 5**)	$0.00	$0.00	$0.00	$0.00
PRIORITY UNSECURED CLAIMS (from **Exhibit 6**)	$0.00	$4,552,778.48	$4,552,778.48	$23,659.88
GENERAL UNSECURED CLAIMS (from **Exhibit 7**)	$0.00	$280,725,438.11	$280,725,438.11	$0.00
TOTAL DISBURSEMENTS	$0.00	$285,471,590.39	$285,429,558.33	$175,000.00

4) This case was originally filed under chapter 7 on 06/27/2019. The case was pending for 44 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/15/2023

By: /s/ Michael S. Askenaizer
Trustee, Bar No.: 04714

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE[1]	$ AMOUNT RECEIVED
AP 21-01023 - Trustee vs. Bond Safeguard Insurance, et al	1249-000	$25,000.00
Compromise with Michael Gill, Jr.	1249-000	$150,000.00
TOTAL GROSS RECEIPTS		**$175,000.00**

[1]The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	$ AMOUNT PAID
None			

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
8S	Nashua Wastewater Systems	4110-000	$0.00	$303.70	$303.70	$303.70
	TOTAL SECURED		**$0.00**	**$303.70**	**$303.70**	**$303.70**

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Michael S. Askenaizer	2100-000	NA	$12,000.00	$12,000.00	$12,000.00
Trustee, Expenses - Michael S. Askenaizer	2200-000	NA	$576.16	$576.16	$574.54
Bond Payments - BOND	2300-000	NA	$59.70	$59.70	$59.70
Bank Service Fees - Metropolitan Commercial Bank	2600-000	NA	$2,049.93	$2,049.93	$2,049.93
Superpriority Administrative Expenses--§ 364(c)(1) and § 507(b) - Dick Anagnost	2990-800	NA	$3,826.00	$3,826.00	$3,826.00
Attorney for Trustee Fees (Other Firm) - Sheehan, Phinney, Bass & Green	3210-000	NA	$169,555.00	$131,120.00	$131,120.00
Attorney for Trustee Expenses (Other Firm) - Sheehan, Phinney, Bass & Green	3220-000	NA	$3,597.06	$0.00	$0.00
Accountant for Trustee Fees (Other Firm) - Duane A. D'Agnese & Company, P	3410-000	NA	$1,406.25	$1,406.25	$1,406.25
Other Professional's Fees - BCM Advisory Group	3991-000	$0.00	$0.00	$0.00	$0.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		**NA**	**$193,070.10**	**$151,038.04**	**$151,036.42**

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
8P	Nashua Wastewater Systems	5800-000	$0.00	$966.66	$966.66	$5.02
10P	New Hampshire Department of Revenue Administration	5800-000	NA	$4,551,365.63	$4,551,365.63	$23,652.54
11P	Clerk, United States Bankruptcy Court - Department of Treasury - Internal Revenue Service	5800-001	NA	$446.19	$446.19	$2.32
TOTAL PRIORITY UNSECURED CLAIMS			**$0.00**	**$4,552,778.48**	**$4,552,778.48**	**$23,659.88**

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Unitil	7100-000	$0.00	$479.10	$479.10	$0.00
2	WB Mason CO., Inc.	7100-000	$0.00	$2,058.75	$2,058.75	$0.00
3	American Express National Bank, AENB	7100-000	$0.00	$254,194.42	$254,194.42	$0.00
4	Dick Anagnost	7100-000	$0.00	$92,500,000.00	$92,500,000.00	$0.00
5	H. Andrew Crews	7100-000	$0.00	$97,000,000.00	$97,000,000.00	$0.00
6	William Greiner	7100-000	$0.00	$85,000,000.00	$85,000,000.00	$0.00
7	Alexander J. Walker, Jr.	7100-000	$0.00	$5,000,000.00	$5,000,000.00	$0.00
9	CT Corporation	7200-000	$0.00	$1,253.00	$1,253.00	$0.00
10U	New Hampshire Department of Revenue Administration	7200-000	NA	$944,705.65	$944,705.65	$0.00
11U	Department of Treasury - Internal Revenue Service	7200-000	NA	$22,747.19	$22,747.19	$0.00
	TOTAL GENERAL UNSECURED CLAIMS		**$0.00**	**$280,725,438.11**	**$280,725,438.11**	**$0.00**

Form 1
Individual Estate Property Record and Report
Asset Cases

Case No.: 19-10889
Case Name: The Mortgage Specialists, Inc.

Trustee Name: (490100) Michael S. Askenaizer
Date Filed (f) or Converted (c): 06/27/2019 (f)
§ 341(a) Meeting Date: 09/10/2019
Claims Bar Date: 03/25/2020

For Period Ending: 03/15/2023

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Compromise with Michael Gill, Jr. (u) 1st installment pymt; $50,000 within 60 days after 9/29/21 when Court approved Settlement Agmt (11/29/21); $50,000 within 120 days after 9/29/21 when Court approved Settlement Agmt (1/27/22).	0.00	150,000.00		150,000.00	FA
2	AP 21-01023 - Trustee vs. Bond Safeguard Insurance, et al (u)	100,000.00	100,000.00		25,000.00	FA
2	**Assets Totals (Excluding unknown values)**	**$100,000.00**	**$250,000.00**		**$175,000.00**	**$0.00**

Major Activities Affecting Case Closing:

Prepare TFR.

Initial Projected Date Of Final Report (TFR): 06/01/2022
Current Projected Date Of Final Report (TFR): 09/14/2022 (Actual)

Form 2

Cash Receipts And Disbursements Record

Exhibit 9

Page: 1

Case No.:	19-10889	**Trustee Name:**	Michael S. Askenaizer (490100)
Case Name:	The Mortgage Specialists, Inc.	**Bank Name:**	Metropolitan Commercial Bank
Taxpayer ID #:	**-***4726	**Account #:**	******4446 Checking
For Period Ending:	03/15/2023	**Blanket Bond (per case limit):**	$40,000,000.00
		Separate Bond (if applicable):	N/A

1	2	3	4		5	6	7
Trans. Date	**Check or Ref. #**	**Paid To / Received From**	**Description of Transaction**	**Uniform Tran. Code**	**Deposit $**	**Disbursement $**	**Account Balance**
09/01/21	{1}	Michael J. Gill, Jr.	Settlement - 1st installment	1249-000	50,000.00		50,000.00
09/30/21	101	Sheehan, Phinney, Bass & Green	Court approved attorney fees (Doc. No. 122) - 1st interim fee app	3210-000		40,000.00	10,000.00
09/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		77.46	9,922.54
10/12/21	{1}	Michael J. Gill, Jr.	3rd and final installment - per settlement	1249-000	50,000.00		59,922.54
10/12/21	{1}	Michael J. Gill, Jr.	2nd installment payment - per settlement	1249-000	50,000.00		109,922.54
10/29/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		108.33	109,814.21
11/30/21	102	Dick Anagnost	Per Court order for destruction of books and records	2990-800		3,826.00	105,988.21
11/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		187.73	105,800.48
12/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		176.44	105,624.04
01/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		163.64	105,460.40
02/28/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		157.77	105,302.63
03/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		185.66	105,116.97
04/29/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		162.85	104,954.12
05/17/22	{2}	Lexon Insurance	A/P settlement	1249-000	25,000.00		129,954.12
05/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		177.29	129,776.83
06/06/22	103	Duane A. D'Agnese & Company, P	Court approved final fee application June 6, 2022 (Doc. No. 146)	3410-000		1,406.25	128,370.58
06/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		228.74	128,141.84
07/29/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		198.53	127,943.31
08/03/22	104	International Sureties Ltd.	Bond # 016227841; Term: 8/1/22 to 8/1/23	2300-000		59.70	127,883.61
08/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		225.49	127,658.12
09/13/22	105	Sheehan, Phinney, Bass & Green	Final fees and costs approved 9/13/2022 (Doc. No. 151)	3210-000		91,120.00	36,538.12
11/07/22	106	Nashua Wastewater Systems	Distribution payment - Dividend paid at 100.00% of $303.70; Claim # 8S; Filed: $303.70 Stopped on 02/07/2023	4110-005		303.70	36,234.42
11/07/22	107	Michael S. Askenaizer	Combined trustee compensation & expense dividend payments.			12,574.54	23,659.88
		Michael S. Askenaizer	AMENDED Claims Distr - 09-21-22 $12,000.00	2100-000			
		Michael S. Askenaizer	AMENDED Claims Distr - 09-21-22 $574.54	2200-000			

Page Subtotals: **$175,000.00** **$151,340.12**

{ } Asset Reference(s) **UST Form 101-7-TDR (10 /1/2010)** *! - transaction has not been cleared*

Form 2

Cash Receipts And Disbursements Record

Case No.:	19-10889	**Trustee Name:**	Michael S. Askenaizer (490100)
Case Name:	The Mortgage Specialists, Inc.	**Bank Name:**	Metropolitan Commercial Bank
Taxpayer ID #:	**-***4726	**Account #:**	******4446 Checking
For Period Ending:	03/15/2023	**Blanket Bond (per case limit):**	$40,000,000.00
		Separate Bond (if applicable):	N/A

1	2	3	4		5	6	7
Trans. Date	**Check or Ref. #**	**Paid To / Received From**	**Description of Transaction**	**Uniform Tran. Code**	**Deposit $**	**Disbursement $**	**Account Balance**
11/07/22	108	Nashua Wastewater Systems	Distribution payment - Dividend paid at 0.52% of $966.66; Claim # 8P; Filed: $966.66 Stopped on 02/07/2023	5800-005		5.02	23,654.86
11/07/22	109	New Hampshire Department of Revenue Administration	Distribution payment - Dividend paid at 0.52% of $4,551,365.63; Claim # 10P; Filed: $4,551,365.63	5800-000		23,652.54	2.32
11/07/22	110	Clerk, United States Bankruptcy Court	Combined small dividends.	5800-001		2.32	0.00
02/07/23	106	Nashua Wastewater Systems	Distribution payment - Dividend paid at 100.00% of $303.70; Claim # 8S; Filed: $303.70 Stopped: check issued on 11/07/2022	4110-005		-303.70	303.70
02/07/23	108	Nashua Wastewater Systems	Distribution payment - Dividend paid at 0.52% of $966.66; Claim # 8P; Filed: $966.66 Stopped: check issued on 11/07/2022	5800-005		-5.02	308.72
02/07/23	111	Clerk, United States Bankruptcy Court	Unclaimed Funds			308.72	0.00
		Nashua Wastewater Systems	AMENDED Claims Distr - 09-21-22 $303.70	4110-000			
		Nashua Wastewater Systems	AMENDED Claims Distr - 09-21-22 $5.02	5800-000			

COLUMN TOTALS	**175,000.00**	**175,000.00**	**$0.00**
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	**175,000.00**	**175,000.00**	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	**$175,000.00**	**$175,000.00**	

Form 2

Cash Receipts And Disbursements Record

Case No.: 19-10889
Case Name: The Mortgage Specialists, Inc.
Taxpayer ID #: **-***4726
For Period Ending: 03/15/2023

Trustee Name: Michael S. Askenaizer (490100)
Bank Name: Metropolitan Commercial Bank
Account #: ******4446 Checking
Blanket Bond (per case limit): $40,000,000.00
Separate Bond (if applicable): N/A

Net Receipts:	$175,000.00
Plus Gross Adjustments:	$0.00
Less Payments to Debtor:	$0.00
Less Other Noncompensable Items:	$0.00
Net Estate:	$175,000.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
******4446 Checking	$175,000.00	$175,000.00	$0.00
	$175,000.00	**$175,000.00**	**$0.00**